

Investing with CCFS

Target Market Determination: Churches, Church of Christ agencies, ministers and employees

CCFS can offer a range of accounts from everyday, operating accounts to cash management style accounts for building and mission funds as well as term investments.

Here's why you can invest with CCFS

1. CCFS is missional and not for profit. The funds you invest are used to support church planting or church expansion.
2. CCFS's accounts are accessible, either through Bank@Post or CCFS Online.
3. Our investors have direct access to the CCFS team. No call centres. Whether that's myself, Mara and Karen, you'll always get one of us.
4. Support for Church of Christ state offices – CCFS provides grants to Churches of Christ which is nearing \$1.0m.

Keeping your investment safe

1. CCFS is a Religious Charitable Development Fund (RCDF) that operates under an exemption to the Banking Act. Many church denominations/movements such as the Catholics, Anglicans, Uniting Church and Baptists have a registered RCDF and whilst we are not a bank, we seek to operate by many of the same principles. CCFS is conservative and we are always mindful that we need to protect the funds of those who invest with us. The fine print can be found on our website www.ccfsaustralia.org.au/disclaimer and in our identification statement lodged with ASIC also on our website.
2. As the holder of an Australian Financial Services Licence CCFS is regulated by ASIC. We are also regulated by AusTRAC, the ACNC and by APRA.

3. CCFS only utilises funds in what we consider low risk activities. These include church loans that are fully secured by property with the majority of any surplus funds invested according to a well-defined investment policy, essentially in banks. We do not provide cash-flow lending.
4. Currently, the LVR of the CCFS loan portfolio is under 30%. This low level of leverage provides additional reassurance to investors.
5. CCFS policies requires us to maintain liquidity and capital adequacy ratios similar to ADIs and banks.
6. CCFS has a skills-based board that includes fund managers, bankers, other business professionals and those from the Churches Of Christ movement. This board ensures that the interests of debenture holders, borrowers and the Churches of Christ movement are protected.
7. CCFS undergoes regular audits from a range of parties including an annual financial audit, compliance audit by external legal firms and from Indue our clearing house/payments partner.
8. CCFS takes cyber security seriously. Our banking software is approved by APRA and used by many banks and credit unions. Other software such as Salesforce, Office 365 and cloud storage is domiciled in Australia and meets both APRA and ASIC data sovereignty requirements.
9. Our participation in the payment system is via Indue, an APRA approved ADI that many mutual banks and credit unions utilise.

Contact CCFS to find out how you can switch